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rm 1) (04/13)	Document Page 1 of 59	
United 9	States Bankruptcy Court	
	• •	Voluntary Petition
Northern Distr	rict of Illinois Eastern Division	ı

Name of Debtor (if	f individual, e	nter Last, First,	, Middle):			Name	of Joint Debtor (	(Spouse) (Last, F	First, Middle)		
Burdick, Daniel Robert											
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6745						our digits of Soc. re than one, state		al-Taxpayer I.D.	(ITIN) No./Complete EIN		
Street Address of	Debtor (No. 8	₹ Street, City, a	and State):			Street	t Address of Join	nt Debtor (No. & S	Street, City, and	I State):	
1747 N Fe		rt		_							
Chicago II	<u> </u>				60614						
County of Residen	nce or of the F	Principal Place	of Business:		_	Count	ty of Residence	or of the Principal	I Place of Busir	ness:	
		CC	OOK								
Mailing Address of	f Debtor (if dif	fferent from stre	eet address)			Mailing	g Address of Joi	int Debtor (if diffe	rent from street	address):	
,											
Location of Princip	oal Assets of F	Business Debto	or (if different f	rom street	address above ):						
1		or (Form of Orga	anization)		(Check	of Busine k one box.)		w	•	nkruptcy Code Under on is Filed (Check one box)	
_	I (includes Joi	,		ļ	☐ Heath Care Bu		e as	Chapter 7	_ ∐ Ch	apter 15 Petition for Recognition	
	ion (includes L			ļ	defined in 11 U	I.S.C §101	1 (51B)	☐ Chapter 9 ☐ Chapter 1	01 0	a Foreign Main Proceeding	
☐ Partnersh	qir			ļ	Stockbroker			Chapter 1		apter 15 Petition for Recognition a Foreign Nonmain Proceeding	
_	•	one of the abov	ve entities,	ļ	☐ Commodity Bro ☐ Clearing Bank	oker		■ Опаркол	13 -	a i orona.	
check this		ate type of entity			Other						
	Chapte	ter 15 Debtors		ļ		empt Enti x, if applical		<b>–</b>		Debts (Check one Box)	
Country of debtor's	center of ma	in interests:		ļ	☐ Debtor is a tax-				primarily consuned in 11 U.S.C	_ 505.0 4.0	
Each country in wha	υ.	proceeding by,	, regarding, or	_	_ ~	nder Title 26 of the § 101(8) as "incurred by an business debt Code (the Internal individual primarily for a personal,					
ayamat debter to p.					Revenue Code	).		family, or h	nousehold purp	ose."	
■ Elling Foo office	i j	Filing Fee (0	Check one box)				one box		hapter 11 Debt		
Filing Fee atta	ched						上言				
Filing Fee to b signed applica		allments (applic		,		1 _ 1	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to				
0		installments. R	, ,			U i	insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).				
☐ Filling Fee way					• ·		Check all applicable boxes:  A plan is being filed with this petition.				
attach signeu	аррисацон ю	or the court's co	nsideration. 5	ee Official r	rom 36.		Assentances of the plan were collected proportition from one of more classes				
Statistical/Admin										This space is for court use only15.00	
☐ Debtor estima	ates that, after		property is exclu		ecured credtiors. Idministrative expense	es paid, th	nere will be no				
Estimated Number of	of Creditors					1				]	
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10	0,001 5,000	25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets										1	
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10		\$100 \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities	s		million	million		illion	million		_	+	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10		<b>3</b> 50,000,001 \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
				****	100	10 mm	****				

Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 59 **Voluntary Petition** Name of Debtor(s) **Daniel Robert Burdick** This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Ryan Scott Fojo Dated: 07/17/2015 **Ryan Scott Fojo Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

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permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

П

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#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s) Daniel Robert Burdick

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Daniel Robert Burdick

#### **Daniel Robert Burdick**

Dated: 07/15/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Attorney

#### /s/ Ryan Scott Fojo

Signature of Attorney for Debtor(s)

#### Ryan Scott Fojo

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 07/17/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Daniel Robert Burdick
Date	ed: 07/15/2015 /s/ Daniel Robert Burdick
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 664503

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Ш	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

Case No. Chapter 13

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$802,200	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$26,245	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$706,250	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$74,264	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$194,886	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$12,346
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$10,360
TOTALS			\$828,445 TOTAL ASSETS	\$975,400 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor Case No.
Chapter 13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below						
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any					
This information is for statistical purposes only under 28 U.S.C § 159						

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$74,264.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$116,253.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$190,517.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$12,346.08
Average Expenses (from Schedule J, Line 18)	\$10,359.91
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$17,814.95

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$706,250.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$74,264.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$194,886.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$901,136.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor Bankruptcy Docket #:

Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
1747 N. Fern Ct., Chicago, IL 60614 (jt with non-filing spouse)	Fee Simple	Н	\$802,200	\$706,250

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$802,200.00

Record # 664503 B6A (Official Form 6A) (12/07) Page 1 of 1

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Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		Checking account with Chase		Unknown
		Checking account with Chase		\$115
		Checking account with Chase		\$133
		Checking account with PNC Bank		\$2,230
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom		\$10,000
		sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200
06. Wearing Apparel				
		Necessary wearing apparel.		\$300

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# Document Page 10 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
07. Furs and jewelry.	X						
08. Firearms and sports, photographic, and other hobby equipment.	X						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		Unknown			
		Whole life insurance policy with MetLife. Cash surrender value of \$5,517.62		\$5,518			
10. Annuities. Itemize and name each issuer.	X						
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X						
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars							
		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown			
13. Stocks and interests in incorporated and unincorporated businesses.	X						
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X						
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X						
16. Accounts receivable	X						
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X						
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles	X						
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X						
25. Autos, Truck, Trailers and other vehicles							
and accessories.		2003 BMW 325x		\$7,750			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

Total \$26,245.48 (Report also on Summary of Schedules)

Record # 664503 B6B (Official Form 6B) (12/07) Page 3 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
1747 N. Fern Ct., Chicago, IL 60614 (jt with non-filing spouse)	735 ILCS 5/12-901	\$ 15,000	\$802,200
02. Checking, savings or other			
Checking account with Chase	735 ILCS 5/12-1001(b)	In Full	Unknown
Checking account with Chase	735 ILCS 5/12-1001(b)	\$ 0	\$115
Checking account with Chase	735 ILCS 5/12-1001(b)	\$ 132	\$133
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 3,867	\$10,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$300
09. Interests in insurance pol			
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(f)	In Full	Unknown
Whole life insurance policy with MetLife. Cash surrender value of \$5,517.62	735 ILCS 5/12-1001(b)	\$ 0	\$5,518
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
25. Autos, Truck, Trailers and			
2003 BMW 325x	735 ILCS 5/12-1001(c)	\$ 2,400	\$7,750

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 664503 B6C (Official Form 6C) (04/13) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Record # 664503

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1	BK OF AMER Attn: Bankruptcy Dept. 1800 Tapo Canyon Rd Simi Valley CA 93063 Acct #: 103320897		Н	Dates: 2005-2015  Nature of Lien: Mortgage  Market Value: \$802,200.00  Intention: Reaffirm 524 (c)  *Description: 1747 N. Fern Ct., Chicago, IL 60614 (jt with non-filing spouse)				\$565,961	\$0
2	JPM Chase Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224 Acct #: NULL		Н	Dates: 2001-2015  Nature of Lien: Mortgage - Second  Market Value: \$449,775.00  Intention:  *Description: 1747 N. Fern Ct., Chicago, IL 60614 (jt with non-filing spouse)				\$140,289	\$0

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(Report also on Summary of Schedules)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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\*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	_ 5.55	e Claim Was Incured and Contingent Disputed Disp		Disputed	Amount of Claim	Amount Entitled to Priority	
1	Illinois Department of Revenue Bankruptcy Department PO Box 19044 Springfield IL 62794-9044 Acct #: Xxx-xx-6745			Reason: Dates:	State Withholding Income				\$4,264	\$4,264
2	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Reason: Dates:	Federal Income Tax 2014				\$70,000	\$70,000
Total Amount of Unsecured Priority Claims \$74,										\$ 74,264

(Report also on Summary of Schedules)

Record # 664503 B6E (Official Form 6E) (04/13) Page 2 of 2

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy	Docket #:
------------	-----------

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
1	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: NULL		Н	Dates: 1988-2015 Reason: Credit Card or Credit Use				\$35,325
2	CBNA Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: NULL		Н	Dates: 1996-2015 Reason: Credit Card or Credit Use				\$96
3	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL		Н	Dates: 2003-2015 Reason: Credit Card or Credit Use				\$18,485
4	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL		Н	Dates: 1986-2015 Reason: Credit Card or Credit Use				\$24,727

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
5	DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508 Acct #: 900000359288349		Н	Dates: 2012-2015 Reason: Loan or Tuition for Education				\$16,634
6	DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508 Acct #: 900000412971645		Н	Dates: 2013-2015 Reason: Loan or Tuition for Education				\$33,607
7	DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508 Acct #: 900000458798245		Н	Dates: 2014-2015 Reason: Loan or Tuition for Education				\$31,932
8	DEPT OF EDUCATION/NELN Attn: Bankruptcy Dept. 121 S 13Th St Lincoln NE 68508 Acct #: 900000458798345		Н	Dates: 2014-2015 Reason: Loan or Tuition for Education				\$34,080

Total Amount of Unsecured Claims
(Report also on Summary of Schedules)

\$ 194,886

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:
	Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 664503 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this in	formation to iden	tify your case:	
Debtor 1	Daniel	Robert	Burdick
	First Name	Middle Name	Last Name
Debtor 2			<del> </del>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
Case Number	r		_
(If known)			

#### Official Form B 61

**Schedule I: Your Income** 

12/13

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	IT 1: Describe Employment									
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed					
	Include part-time, seasonal, or self-employed work.	Occupation	Director of Busine	ess Development	Office Manager					
	Occupation may Include student or homemaker, if it applies.	Employers name	DSC Logistics		Primary Care Medical Associates					
		Employers address	1760 S. Wolf Rd.		1460 N. Halsted #202					
			Des Plaines, IL 60	018	Chicago, IL 60642					
		How long employed there?	7 months		3 years					
Pa	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.									
				For Debtor 1	For Debtor 2 or non-filing spouse					
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$11,666.68	\$4,865.53					
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00					
4.	Calculate gross income. Add line	e 2 + line 3.		\$11,666.68	\$4,865.53					

Official Form B 6I Record # 664503 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document Robert Daniel Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1	For Debt	tor 2 or g spouse	
C	Сору	/ line 4 here	4.	\$11,666.68	\$4	,865.53	
		payroll deductions:	Fo	<b>CO 745 44</b>		Ф <b>77</b> 0.40	
		ax, Medicare, and Social Security deductions	5a. 	\$2,715.44		\$778.48	
		flandatory contributions for retirement plans	5b	\$0.00		\$0.00	
		oluntary contributions for retirement plans	5c	\$0.00		\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
		nsurance	5e.	\$453.59		\$149.22	
		omestic support obligations Inion dues	5f. -	\$0.00		\$0.00	
	_		5g. _	\$0.00		\$0.00	
		ther deductions. Specify:	5h. — 6.	\$89.40		\$0.00	
			_	\$3,258.43		\$927.70	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$8,408.25	\$3,	937.83	
		other income regularly received:					
5	sa.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
8	ßb.	Interest and dividends	8b.	\$0.00		\$0.00	
8	Bc.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
_	3d.	Unemployment compensation	8d. 	\$0.00		\$0.00	
8	Be.	Social Security	8e. —	\$0.00		\$0.00	
8	Bf.	Other government assistance that you regularly receive	8f. —	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
۶	ßg.	Specify: Pension or retirement income	80	\$0.00		\$0.00	
	Bh.	Other monthly income. Specify:	8g. — 8h.	·		· ·	
		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	_	\$0.00		\$0.00	
9. F	Auu	all other income. Add lines on + ob + oc + ou + oe + ol +og + oll.	9	\$0.00		\$0.00	
		ulate monthly income. Add line 7 + line 9.	10.	\$8,408.25 +	\$3,9	337.83 =	\$12,346.08
F	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_				
) (	nclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen ot available to	,		: 11.	. \$0.00
12. <b>/</b>	Add	the amount in the last column of line 10 to the amount in line 11. The res	ult is the com	bined monthly income.			
		that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12	\$12,346.08
	x	ou expect an increase or decrease within the year after you file this form No. ⁄es. Explain:	7				

Fil	l in this in	formation to identify your o	case:							
De	ebtor 1	Daniel	Robert		Burdick	Che	eck if this is:			
D	ebtor 2	First Name	Middle Name		Last Name		An amended filin	•	notition chanter 12	
	oouse, if filing)	First Name	Middle Name		Last Name		income as of the		-petition chapter 13 ate:	
Uı	nited States	Bankruptcy Court for the : <u>N</u> 0	ORTHERN DIS	TRICT OF ILLIN	OIS_			_		
	ase Number f known)						MM / DD / YYYY			
O.((		D O I							2 because Debtor 2	
Oπ	iciai F	orm B 6J					maintains a sepa	irate nouse	noia.	
Sc	hedul	e J: Your Expe	enses							12/13
more	-	and accurate as possible. needed, attach another she								
Par	t 1: D	escribe Your Household								
1. Is	s this a joi	nt case?								
	X No. G	So to line 2.								
	Yes. D	oes Debtor 2 live in a sepa	arate househ	old?						
		X No.								
		Yes. Debtor 2 must file	e a separate S	Schedule J.						
2.	-	ave dependents?	No			Dependent's related to the Debtor 1 or Deb		ependent's e	Does dependent live with you?	
	Do not lis Debtor 2.	t Debtor 1 and		Fill out this int n dependent	formation for	Son		22	No	
		ate the dependents'							X Yes	
	names.					Son		19	No	
						33			X Yes	
									X No	
									Yes	
									X No	
									Yes	
									X No	
									Yes	
3.		expenses include s of people other than	X 1	No						
		and your dependents?	□	Yes						
Par	t 2:	stimate Your Ongoing Month	nly Expenses							
	-	expenses as of your bankr		=	=			-		
	enses as of applicable	f a date after the bankrupto date.	cy is filed. If t	his is a suppl	emental Schedule J	check the box at the	top of the form and	fill in		
		ses paid for with non-cash	government	assistance if	you know the value					
of su	ıch assista	ance and have included it o	on Schedule	I: Your Incom	e (Official Form B 61	)		<u> </u>	our expenses	
4.	The rent	al or home ownership expe	enses for you	ır residence.	Include first mortgage	e payments and				
	-	for the ground or lot.						4.	\$4,65	59.10
	If not inc	luded in line 4:								
	4a. Rea	al estate taxes						4a.		0.00
		perty, homeowner's, or rent						4b.		0.00
		me maintenance, repair, and						4c.	·	50.00
	4d. Ho	meowner's association or co	ondominium d	dues				4d.	9	0.00

Schedule J: Your Expenses

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Robert Daniel Debtor 1

Middle Name

First Name

Document

Last Name

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Case Number (if known) \_

			Your expens	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$1,100.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$550.00
	6b. Water, sewer, garbage collection	6b.		\$105.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$507.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$975.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$120.00
10.	Personal care products and services	10.		\$55.00
11.	Medical and dental expenses	11.		\$140.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$720.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$115.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$75.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$230.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$553.81
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 664503 Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main Document Page 24 of 59

Daniel Robert Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$305.00 Postage/Bank Fees (\$5.00), Student Loans (\$300.00), 21. 21. Other. Specify: \$10,359.91 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$12,346.08 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$10,359.91 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,986.17 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here: The expenses on J reflect the household's expenses. The vehicle payment is NFS' 2013 Ford Edge.

Official Form 6J Record # 664503 Schedule J: Your Expenses Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/15/2015 /s/ Daniel Robert Burdick

**Daniel Robert Burdick** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:
	Judae:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

2013: \$2013: \$212,208 from jointly filed tax return

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2015: \$78,750 2014: \$\$198,435 from jointly filed tax return 2013: \$212,208 from jointly	Employment
filed tax return	
Spouse	
AMOUNT	SOURCE
2015: \$30,690 2014: \$198,435 from jointly filed tax return	Employment

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:
	'linque.

#### STATEMENT OF FINANCIAL AFFAIRS

02 INCOME OTHER THAN	EDOM EMDI OVMENT OD	OPERATION OF BUSINESS

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

2015: \$	401k distributions
2014: \$	
2013: \$	
Spouse	
·	
AMOUNT	SOURCE

#### 03. PAYMENTS TO CREDITORS:

AMOUNT

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
JPM Chase Po Box 24696 Columbus OH 43224	Monthly	\$ 3,255	\$ 137,034
BK OF AMER 1800 Tapo Canyon Rd Simi Valley CA 93063	Monthly	\$ 10,539	\$ 555,422



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Judge:

Bankruptcy Docket #:

#### STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure

Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order

Description and Value of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r

Robert Burdick / Debtor		Bankrup	tcy Docket #:				
		Judge:					
	STATEMENT OF FINANC	IAL AFFAIRS					
07. GIFTS:							
usual gifts to family members aggregathan \$100 per recipient. (Married debt	all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and I gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses there or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
Name and Address of Person	Relationship	Date	Description				
or	to Debtor,	of	and Value				
Organization	If Any	Gift	of Gift				
	sualty or gambling within one year immediately p	3					
List all losses from fire, theft, other ca commencement of this case. (Married not a joint petition is filed, unless the s Description and Value	debtors filing under chapter 12 or chapter 13 m spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in	ust include losses by either or bo filed.) Date of					
List all losses from fire, theft, other cacommencement of this case. (Married not a joint petition is filed, unless the subscription and Value of Property	debtors filing under chapter 12 or chapter 13 m spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	ust include losses by either or bo filed.)  Date  of  Loss					
List all losses from fire, theft, other ca commencement of this case. (Married not a joint petition is filed, unless the s Description and Value	debtors filing under chapter 12 or chapter 13 m spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in	ust include losses by either or bo filed.) Date of					
List all losses from fire, theft, other cacommencement of this case. (Married not a joint petition is filed, unless the subscription and Value of Property  1747 N. Fern Court, Chicago, IL 60614	debtors filing under chapter 12 or chapter 13 mmspouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars  Damage from basement flooding  COUNSELING OR BANKRUPTCY:	ust include losses by either or bo filed.)  Date  of  Loss  July 2015	oth spouses whether or				
List all losses from fire, theft, other cacommencement of this case. (Married not a joint petition is filed, unless the subscription and Value of Property  1747 N. Fern Court, Chicago, IL 60614  09. PAYMENTS RELATED TO DEBT  List all payments made or property training the subscription of the subscription	debtors filing under chapter 12 or chapter 13 m spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars  Damage from basement flooding	ust include losses by either or bo filed.)  Date  of  Loss  July 2015	oth spouses whether or				
List all losses from fire, theft, other cacommencement of this case. (Married not a joint petition is filed, unless the subscription and Value of Property  1747 N. Fern Court, Chicago, IL 60614  09. PAYMENTS RELATED TO DEBT  List all payments made or property tradebt consolidation, relief under the ba	debtors filing under chapter 12 or chapter 13 mm spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars  Damage from basement flooding  COUNSELING OR BANKRUPTCY:	ust include losses by either or bo filed.)  Date of Loss  July 2015  Sons, including attorneys, for cor ruptcy within one (1) year immed  Date of Payment,	nsultation concerning iately preceding the				
List all losses from fire, theft, other cacommencement of this case. (Married not a joint petition is filed, unless the subscription and Value of Property  1747 N. Fern Court, Chicago, IL 60614  09. PAYMENTS RELATED TO DEBT List all payments made or property tradebt consolidation, relief under the bacommencement of this case.	debtors filing under chapter 12 or chapter 13 mm spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars  Damage from basement flooding  COUNSELING OR BANKRUPTCY:	ust include losses by either or bo filed.)  Date of Loss  July 2015  sons, including attorneys, for cor ruptcy within one (1) year immed	nsultation concerning iately preceding the				

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation

of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if of Payee Other Than Debtor Value of Property

vill Credit Counseling, 2015 \$20.00

\$4,000.00: \$4,000.00

paid prior to filing, balance to be paid through the plan.

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454

55 E Monroe St Suite #3400

Chicago, IL 60603

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#### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

Robert Burdick / Debtor		Bankruptcy Judge:	Docket #:			
	STATEMENT OF FINANC	IAL AFFAIRS				
	STATEMENT OF FINANC	HAL AFFAIRS				
10. OTHER TRANSFERS						
a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
Name and Address of		Describe Property Transferred				
Transferee, Relationship	;	and				
to Debtor	Date	Value Received				
10b. List all property transferred by t trust or similar device of which the d	he debtor within ten (10) years immediately preceebtor is a beneficiary.	eding the commencement of this cas	e to a self-settled			
Name of	Date(s)	Amount and Date				
Trust or	of	of Sale or				
other Device	Transfer(s)	Closing				
transferred within one (1) year imme certificates of deposit, or other instru associations, brokerage houses and	ments held in the name of the debtor or for the be diately preceding the commencement of this case iments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or othe , credit unions, pension funds, coope , under chapter 12 or chapter 13 mus	r financial accounts, eratives, et include			
Name and	Type of Account, Last Four Digits of	Amount and				
Address of	Account Number, and Amount of	Date of Sale or				
Institution	Final Balance	Closing				
12. SAFE DEPOSIT BOXES:						
List each safe deposit or other box o	or depository in which the debtor has or had secur cement of this case. (Married debtors filing under es whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must include	de boxes or			
List each safe deposit or other box o	cement of this case. (Married debtors filing under	chapter 12 or chapter 13 must include	de boxes or			
List each safe deposit or other box of immediately preceding the commend depositories of either or both spouse Name and Address of Bank or	cement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must include spouses are separated and a joint  Description of	de boxes or petition is not filed.)  Date of Transfer or			

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Amount of Setoff

Date

of Setoff

Name and Address

of Creditor

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# Document Page 31 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:
	Judge:

14. LIST ALL PROPERTY HELD FOR	ANOTHER PERSON:			
List all property owned by another person that the debtor holds or controls.				
Name and Address of Owner	Description and Value of Property	Location of Property		
NFS vehicle	2013 Ford Edge			
5. PRIOR ADDRESS OF DEBTOR(S	):			
	ears immediately preceding the commencement the commencement of this case. If a joint p			
	Name	Dates of		
Address	Used	Occupancy		
ouisiana, Nevada, New Mexico, Puer	mmunity property state, commonwealth, or t to Rico, Texas, Washington, or Wisconsin)			
-	e name of the debtor"s spouse and of any f	ormer spouse who resides or resided	_	
ommunity property state.  Name		ormer spouse who resides or resided	_	
Name  7. ENVIRONMENTAL INFORMATION	N:	ormer spouse who resides or resided	_	
7. ENVIRONMENTAL INFORMATION for the purpose of this question, the formula into the substances, wastes or material into the	N:	ting pollution, contamination, release:	with the debtor in the	
Name  7. ENVIRONMENTAL INFORMATION for the purpose of this question, the form the purpose of the	N:  sollowing definitions apply:  al, state, or local statute or regulation regulate air, land, soil surface water, ground water, ne these substances, wastes, or material.  roperty as defined under any Environmental	ting pollution, contamination, release or other medium, including, but not lir	with the debtor in the	
Name  7. ENVIRONMENTAL INFORMATION  for the purpose of this question, the form the purpose of this question, wastes or material into the purpose of this question, the form the purpose of this question, the purpose of this question is the purpose of this question.	N:  sollowing definitions apply:  al, state, or local statute or regulation regulate air, land, soil surface water, ground water, ne these substances, wastes, or material.  roperty as defined under any Environmental	ting pollution, contamination, releases or other medium, including, but not lir	s of hazardous or toxic mited to, statutes or	
Name  7. ENVIRONMENTAL INFORMATION for the purpose of this question, the form the purpose of this question, wastes or material into the purpose of this question, the purpose of the purpose of this question is the purpose of the purpose of the purpose of the purpose of this question, the purpose of this question is question.	ollowing definitions apply:  al, state, or local statute or regulation regulate air, land, soil surface water, ground water, ne these substances, wastes, or material.  roperty as defined under any Environmental not limited to, disposal sites.	ting pollution, contamination, releases or other medium, including, but not lir	s of hazardous or toxic mited to, statutes or	
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# Document Page 32 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

iel Robert Burdick / Debtor		Judge:	cy Docket #:
	STATEMENT OF FINAN	CIAL AFFAIRS	
	TATEMENT OF FINAN	CIAL AFFAIRS	
7b. List the name and address of every s	ite for which the debtor provided notice t	o a governmental unit of a release of	Hazardous Material.
ndicate the governmental unit to which the	e notice was sent and the date of the not	ce.	
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
and Address	or Governmental offic	of Notice	Law
7. List all judicial or administrative process	adings including acttlements or orders	under any Environmental Law with re	anget to which the
7c. List all judicial or administrative proce ebtor is or was a party. Indicate the name umber.		•	•
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
. If the debtor is an individual, list the nan	nes, addresses, taxpayer identification n		0 0
. If the debtor is an individual, list the nan nding dates of all businesses in which the artnership, sole proprietor, or was self-en nmediately preceding the commencemer	nes, addresses, taxpayer identification no e debtor was an officer, director, partner nployed in a trade, profession, or other a at of this case, or in which the debtor owr	or managing executive of a corporat ctivity either full- or part-time within si	ion, partner in a x (6) years
. If the debtor is an individual, list the nan nding dates of all businesses in which the artnership, sole proprietor, or was self-en nmediately preceding the commencemer ithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor	nes, addresses, taxpayer identification not debtor was an officer, director, partner aployed in a trade, profession, or other a at of this case, or in which the debtor own the commencement of this case.  s, addresses, taxpayer identification number was a partner or owned 5 percent or me	or managing executive of a corporate ctivity either full- or part-time within sided 5 percent or more of the voting or others, nature of the businesses, and labers, nature of the businesses, and labers.	ion, partner in a x (6) years equity securities beginning and ending
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UNITED STATES BANKRUPTCY COURT

### NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

9. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  ist all bookkeepers and accountants who within two (2) years immediately preceding the filling of this bankruptcy case kept or supervised the eeping of books of account and records of the debtor.  Name  Dates Services Rendered  9b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.  Dates Services Name  Address  Dates Services Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.  Name  Address  Address  Odd. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was saued by the debtor within two (2) years immediately preceding the commencement of this case.  Name  Date	Robert Burdick / Debtor		Bankruptcy Docket #: Judge:
he following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, rowner of more than 5 percent of the volting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a ple proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should be directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  st all bookkeepers and accountants who within two (2) years immediately preceding the filling of this bankruptcy case kept or supervised the seping of books of account and records of the debtor.  Name  Dates Services Rendered  9. List all firms or individuals who within two (2) years immediately preceding the filling of this bankruptcy case have audited the books of count and records, or prepared a financial statement of the debtor.  Dates Services Rendered  9. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.  Name  Address  Address  Occ. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.  Name  Address  Occ. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.  Name  Address  Name  Address		STATEMENT OF FINAN	ICIAL AFFAIRS
een, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, ro wore of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a ole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, rithin six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should office the signature page.)  9. BOOKS, RECORDS AND FINANCIAL STATEMENTS:  Is all bookkeepers and accountants who within two (2) years immediately preceding the filling of this bankruptcy case kept or supervised the eeping of books of account and records of the debtor.  Name  Dates Services Rendered  9b. List all firms or individuals who within two (2) years immediately preceding the filling of this bankruptcy case have audited the books of count and records, or prepared a financial statement of the debtor.  Dates Services Rendered  9c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.  Name  Address  Address  Address  Address  Address  Address  Address  Rendered  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date			
19. BOOKS, RECORDS AND FINANCIAL STATEMENTS: List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the teeping of books of account and records of the debtor.  Name Dates Services Rendered  19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.  Dates Services Rendered  19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.  Name Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name Date	peen, within six years immediately precipe or owner of more than 5 percent of the visue proprietor, or self-employed in a transfer of the visue (An individual or joint debtor should co	eding the commencement of this case, an roting or equity securities of a corporation de, profession, or other activity, either full mplete this portion of the statement only if	y of the following: an officer, director, managing executive, a partner, other than a limited partner, of a partnership, a - or part-time.  the debtor is or has been in business, as defined above,
Is tall bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the eeping of books of account and records of the debtor.    Name	, , , ,	ne commencement of this case. A debtor	who has not been in business within those six years should
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Name  Address  9d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was sued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date			ne filing of this bankruptcy case have audited the books of
Name  Address  19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date	account and records, or prepared a fina .	ncial statement of the debtor.	Dates Services
19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date	account and records, or prepared a fina .	ncial statement of the debtor.	Dates Services
ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date	account and records, or prepared a fina Name  19c. List all firms or individuals who at the	Address  ne time of the commencement of this case	Dates Services Rendered
ssued by the debtor within two (2) years immediately preceding the commencement of this case.  Name and  Date	. Name  19c. List all firms or individuals who at the debtor. If any of the books of accour	Address  Address  ne time of the commencement of this case at and records are not available, explain.	Dates Services Rendered
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dollar amount and basis of each inventory.

Dollar Amount of Inventory Date Inventory (specify cost, market of other of Supervisor basis) Inventory

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# Document Page 34 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Burdick / Debtor		·	tcy Docket #:
		Judge:	
	STATEMENT OF FINAL	NCIAL AFFAIRS	
. List the name and address of the	e person having possession of the records of e	each of the inventories reported in a., a	above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:		
	nature and percentage of interest of each me		
Name and Address	Nature of Interest	Percentage of Interest	
	ist all officers & directors of the corporation; and requity securities of the corporation.	nd each stockholder who directly or in Nature and Percentage of	directly owns, controls,
22 FORMER PARTNERS OFFIC	ERS, DIRECTORS AND SHAREHOLDERS:		_
	e nature and percentage of partnership interes	st of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, I mmediately preceding the commer	list all officers, or directors whose relationship neement of this case.	with the corporation terminated within	one (1) year
Name and Address	Title	Date of Termination	
3. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPOR	RATION:	
f the debtor is a partnership or corp	poration, list all withdrawals or distributions cre		
orm, bonuses, loans, stock redemp commencement of this case.	otions, options exercised and any other perqui		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

~	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Taxpayer
Parent Corporation Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/15/2015	/s/ Daniel Robert Burdick	
	Daniel Robert Burdick	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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In re

Daniel Robert Burdick / Debtor Bankruptcy Docket #: Judge:

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR - 20	16B
	t compensation paid to me within one year	d. Bankr. P. 2016(b), I certify that I am the attorney for the above n ar before the filing of the petition in bankruptcy, or agreed to be paid r(s) in contemplation of or in connection with the bankruptcy case is as follows:	to me, for services
	The compensation paid or promised by the I	Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay an	d I have agreed to accept	\$4,000.00
	Prior to the filing of this Statement, Debtor(s) I	has paid and I have received	\$4,000.00
	The Filing Fee has been paid.	Balance Due	\$0.00
2.	The source of the compensation paid to me	was:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me	e on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
		sfer, assignment or pledge of property from the debtor(s) except th	e following for the
4.		o share with any other entity, other than with members of the undersigned's law thout the client's consent, except as follows: <b>None.</b>	v
5.	The Service rendered or to be rendered inc	lude the following:	
(a)	•	ring advice and assistance to the client in determining whether to file a petition	
(b)	under Title 11, U.S.C.  Preparation and filing of the petition, schedul	les, statement of affairs and other documents required by the court.	
(c)	Representation of the client at the first scheen	duled meeting of creditors.	
(d)	Advice as required.		
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement of for payment to me for representation of the debtor(s) in this bankruptor	-
		Respectfully Submitted,	
Da	ate: 07/17/2015	/s/ Ryan Scott Fojo	
		Ryan Scott Fojo	
		GERACI LAW L.L.C. 55 E. Monroe Street #3400	
		55 E. MONTOE Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

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# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

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- C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES
- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$\frac{310.00}{2}\$

3. Before signing this agreement, the attorney has	as received,	\$ <u>4,31</u>	0	
toward the flat fee, leaving a balance due of \$ _	0	; and \$	0	for expenses,
leaving a balance due for the filing fee of \$	0			



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6 1/2 / 26/5

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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Consultation Attorney FOJ Record #: 664-503 Date: 6/12/2015

#### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11 U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears, vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement vou listed: other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also

understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full -disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Daniel Burdick (Debtør) (Joint Debtor) Dated: 6/12/15

Attorney for the Debtor(s) Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor	Bankruptcy Docket #:		
	Judge:		

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/15/2015 /s/ Daniel Robert Burdick

**Daniel Robert Burdick** 

X Date & Sign

Record # 664503 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Daniel

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 07/15/2015	/s/ Daniel Robert Burdick	
	Daniel Robert Burdick	_
Dated: 07/17/2015	/s/ Ryan Scott Fojo	
	Attorney: Ryan Scott Fojo	_

Form B 201A. Notice to Consumer Debtor(s) Record # 664503 Page 2 of 2 Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main Document Page 47 of 59

B1 (Official Form 1) (12/11)

#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Daniel Robert Burdick

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U S C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attended.

Pursuant to 11 U S C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### **Daniel Robert Burdick**

Dated: 7 1/5 /2015

#### << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

#### Ryan Scott Fojo

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: \_\_\_\_/\_/\_\_/\_//\_/20

\* In a case in which § 707(b)(4)(D) applies this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U S C § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C §§ 110(b), 110(h), and 342(b); and, (3) If rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U S C § 110) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of litle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110, 18 U.S.C. §156

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

one of ti	he five statements below and attach any documents as directed.	
	1. Within the 180 days before the filing of my bankruptcy case. I received a briefing from a credit counseling agen the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and as performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. At the certificate and a copy of any debt repayment plan developed through the agency.	sisted me in
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agen the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and as performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to rille a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan through the agency no later than 14 days after your bankruptcy case is filed.	sisted me in ne. You must
	3 I certify that I requested credit counseling services from an approved agency but was unable to obtain the servi seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the cre requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court ] [S circumstances here ]	edit counseling
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 d your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your cas of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be discourt is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be by a motion for determination by the court.]	of any debt e. Any extension smissed if the
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so of realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
	Disability. (Defined in 11 U S.C § 109(h)(4) as physically impaired to the extent of being unable, after reason participate in a credit counseling briefing in person, by telephone, or through the Internet.);	nable effort, to
	Active military duty in a military combat zone	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district	11 U S.C § 109(h)
l cert	ify under penalty of perjury that the information provided above is true and correct.	***************************************
Date	d: 7 1/5 12015 D-B/	X Date & Sign
	Daniel Robert Burdick	

Record # 664503

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Daniel Robert Burdick / Debtor

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D If a joint petition is filed, each spouse must complete and file a separate Exhibit D check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied]
	by a motion for determination by the court ]
	Incapacity (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone
	5 The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.

Record # 664503

### Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main Document Page 50 of 59

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 7 1/5 /2015

Daniel Robert Burdick

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 7 //5 /2015

Daniel Robert Burdick

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 664503 B7 (Official Form 7) (12/12) Page 10 of 10

#### Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main Document Page 52 of 59

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor

Bankruptcy Docket #:

Judge:

	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	¢D.
1. tha	Pursuant to 11 U.S.C. § 329(a) and Fet compensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above nar pear before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	ned debtor(s) and
	The compensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay a	nd I have agreed to accept	\$4,000.00
	Prior to the filing of this Statement, Debtor(s)	has paid and I have received	\$4,000.00
	The Filing Fee has been paid.	Balance Due	\$0.00
2.	The source of the compensation paid to me	was:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to m	ne on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify	)	
	The undersigned has received no tranvalue stated: <b>None.</b>	nsfer, assignment or pledge of property from the debtor(s) except the	following for the
4.		to share with any other entity, other than with members of the undersigned's law ithout the client's consent, except as follows: <b>None.</b>	
5.	The Service rendered or to be rendered in	•	
(a)	Analysis of the financial situation, and rende under Title 11, U.S.C.	ering advice and assistance to the client in determining whether to file a petition	
(b)		ules, statement of affairs and other documents required by the court.	
(d)	Advice as required.	radied meeting of creditors.	
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	arrangement proceedings.
		Respectfully-Submitted,	
		respectively Submitted,	
Da	ated:	William (Sa)	
	7 / /6 /2015	Ryan Scott Fojo	
***************************************	/ / / /2013	GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	
		Chicago, IL 60603	
		Phone: 312-332-1800	

Fax: 877-247-1960

Record # 664503

# Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main DISCLAIM Documents leage 15:30 f.59 d agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts, 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATELY!

is filed in Count AND WE HAVE TO READ, C	TECH, & WARE SURE OUR PETITION IS ACCURATED!	
Dated: 7 / /5 /2015	DIRBIA	X Date & Sign
	Daniel Robert Burdick	

Record# 664503 Asset Disclosure Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Daniel Robert Burdick / Debtor Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 7 1 15 12015

Daniel Robert Burdick

X Date & Sign

Record # 664503 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

#### Case 15-24441 Doc 1 Filed 07/17/15 Entered 07/17/15 14:26:08 Desc Main Document Page 55 of 59

		•	
16. Calcu	late the median family income that applies to you. Follow thes	se steps:	
16a. F	ill in the state in which you live.	IL	
16b. F	ill in the number of people in your household.	4	
٦	ill in the median family income for your state and size of househ o find a list of applicable median income amounts, go online usi structions for this form. This list may also be available at the ba	ing the link specified in the separate	\$84,901.00
17. How o	to the lines compare?		
17a	ine 15b is less than or equal to line 16c On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disp	1 of this form, check box 1, <i>Disposable income is not determined under 11 U.</i> posable <i>Income</i> (Official Form 22C-2).	S.C
17b		orm, check box 2, Disposable income is determined under 11 U.S.C. sable Income (Official Form 22C-2). On line 39 of that form, copy	
Part 3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b	bWA)	
	your total average monthly income from line 11.	u,r-y	¢16 256 62
ю Сору	your total average monthly income non-line 11.		\$16,356.62
that inco	ct the marital adjustment if it applies. If you are married, your scalculating the commitment period under 11 U S C. § 1325(b)(4 me, copy the amount from line 13d		
ır un	e marital adjustment does not apply, fill in 0 on line 19a.		\$0.00
Sub	tract line 19a from line 18.		\$16,356.62
20. Calcu	late your current monthly income for the year. Follow these st	teps:	
20a.	Copy line 19b.		\$16,356.62
	Multiply by 12 (the number of months in a year).		x 12
20b.	The result is your current monthly income for the year for this p	part of the form	\$196,279.44
20c.	Copy the median family income for your state and size of house	chold from line 16c	\$84,901.00
1 How d	o the lines compare?		
	20b is less than line 20c. Unless otherwise ordered by the cour ars. Go to Part 4	rt, on the top of page 1 of this form, check box 3, The commitment period is	
	20b is more than or equal to line 20c. Unless otherwise ordereds box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	d by the court, on the top of page 1 of this form,	
Part 4:	Sign Below		
	By signing here, I declare under penalty of perjury that the inform	mation on this statement and in any attachments is true and correct	
	1) I PRI	·	Afficiant section of the control
	Daniel Robert Burdick	-	And a supply the suppl
	Date: 7 1/5 /2015		TOTAL SECURITION OF THE PARTY O
	If you checked line 17a, do NOT fill out or file Form 22C-2		
	If you checked 17b, fill out Form 22C-2 and file it with this form.	On line 39 of that form, copy your current monthly income from line 14 above.	Word

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Debtor 1	Daniel	Robert	Burdick	Case Number (if known)			
	First Name	Middle Name	Last Name				
Part 5x	Sign Below						
4	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
	Daniel F	Robert Burdick					
	Date: Dated: 1/	5 /2015					

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Form B 201A, Notice to Consumer Debtor(s)

In re Daniel Robert Burdick / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 7 1/5 /2015

Daniel Robert Burdick

X Date & Sign

Dated: 7 / /6/2015

Attorney: Ryan Scott Foid

Record # 664503

Form B 201A, Notice to Consumer Debtor(s)

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B1 (Official Form 1) (04/13)

United States I Northern District of I					Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Burdick, Daniel Rok	pert	Name of Joint Debtor	r (Spouse) (Last, Fir:	st, Middle)		
All Other Names used by the Debtor in the last 8 years (include rand trade names):	narried, maiden	All Other Names use maiden and trade na	ed by the Joint Debto ames):	or in the last 8	3 years (include married,	
Last four digits of Soc. Sec. or Individual-Taxpayer I D. (ITIN) No. (if more than one, state all) * $***\_**-6745$	/Complete EIN	Last four digits of Soc (if more than one, sta		Taxpayer I.D.	(ITIN) No /Complete EIN	
Street Address of Debtor (No. & Street, City, and State): 1747 N Fern Court Chicago IL	Street Address of Jo	Street Address of Joint Debtor (No & Street, City, and State):				
County of Residence or of the Principal Place of Business:		County of Residence	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address)	Mailing Address of Jo	Mailing Address of Joint Deblor (if different from street address):				
Location of Principal Assets of Business Debtor (if different from	street address above):					
Type of Debtor (Form of Organization) Nature of		eal Estate as S C §101 (51B)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 11 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
check this box and state type of entity below )  Chapter 15 Debtors	empt Entity					
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	if applicable )  Debts are primarily consumer Debts are debts, defined in 11 U.S.C primarily			mer Debts are primarily n business debts ersonal,		
Filing Fee (Check one box)  Filing Fee attached  Filing Fee to be paid in installments (applicable in individuals signed application for the court's consideration certifying that unable to pay fee except in installments Rule 1006(b). See (	Chapter 11 Debtors  Check one box  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).  Check all applicable boxes:					
attach signed application for the court's consideration See C	ifficial Form 3B.	n Acceptances of	filed with this petition f the plan were solici acccordance with 11	ted prepetition	n from one of more classes (6(b).	
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to  Debtor estimates that, after any exempt property is excluded funds available for distribution to unsecured creditors.		es paid, there will be no			This space is for court use only14.00	
Estimated Number of Creditors	00- 5,001- 10	.001 25,001 .000 50,000	50,001	<b>D</b> Over 100,000		
□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	.000,001 \$10,000,001 \$50 \$10 to \$50 to \$	0,000,001 \$100,000,001 \$100 to \$500 lion million	\$500,000.001 M	More than		
\$50,000 \$100,000 \$500,000 to \$1 to	,000,001 \$10.000,001 \$50 \$10 to \$50 to \$	0.000,001 \$100,000,001 \$100 to \$500 lion million	\$500.000.001	More than 51 billion		

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Document Page 59 of 59 B1 (Official Form 1) (12/11)) Voluntary Petition Name of Debtor(s) This page must be completed and filed in every case) **Daniel Robert Burdick** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed Case Number Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor Case Number: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7. 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC)§ 342(b) Exhibit A is attached and made a part of this petition Ryan Scott Fojo <u> 7 | [6 | 12015</u> Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Exhibit D (To be completed by every individual debtor If a joint petition is filed, each spouse must complete and attach a separate Exhibit D) Exhibit D completed and signed by the debtor is attached and made a part of this petition If this is a joint petition Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. ( 11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.